

Remarks

The present response is filed with a Request for Continued Examination (RCE) and is to the Office Action mailed in the above referenced case on November 30, 2005. Claims 1-31 are standing for examination. The Examiner has maintained the rejection of claims 1-14, 16-21, 23-25 and 27-30 under 35 U.S.C. 102(e) as being anticipated by Freishtat of record. Claims 1-31 are remain rejected under 35 U.S.C. 103(a) as being unpatentable over Willis in view of Dent, and further in view of Tanaka, all references of record.

Applicant has again carefully studied the prior art references provided by the Examiner, and the Examiner's rejections and statements, and the Response to Argument section of the instant Office Action.

In response to the merit rejections of applicant's claims, applicant herein cancels all of the standing claims and presents a new set of claims 32-41 which particularly recite the subject matter of applicant's invention regarded as patentable, which applicant is confident that the prior art fails to anticipate, teach or suggest, either singly or in combination. Although applicant has canceled all of the original standing claims, applicant is particularly interested in the limitations as recited in original claims 26 and 31, reciting the unique drag-and drop bill pay aspect.

Applicant's new set of claims specifically recites a system and method in which the end user is enabled, through interaction with the software graphical interface provided by the syndicated transaction service, to pay unpaid bills by dragging and indication (icon) representing an unpaid bill associated with the user and user's billing service, into an indication (icon) representing a financial account in which there is a monetary balance maintained on behalf of the user. The user is enabled to dispose of the bill through interaction with the GUI, by dragging the indication of the bill into the indication of the

monetary account, which results in an instruction message being sent to the first enterprise hosting the service to pay the bill using funds from the financial account.

The Examiner has relied on the reference of Dent to teach this aspect, however, applicant argues that the method in which dent accomplishes the objective of paying the bill differentiates from applicant's invention as recited in the new claims presented herein.

Specifically, although Dent does teach a GUI wherein the user is enabled through interaction with the GUI to pay a bill electronically, Dent achieves the objective in a clearly different manner. As stated in claims 9 and 22 of the Dent reference, the user drags the icon representing the unpaid bill into certain dates of a date line to define payment schedules, to define different bill payment schedules for a bill payment cycle so that the user can analyze how the different payment schedules may affect the user's cash flow situation during the bill payment cycle, but not to actually make payment on the bill as in applicant's invention. Dent simply defines the payment schedules for paying the bill upon the user dragging the bill icon into the specific date of the date line presented. Conversely, applicant's invention actually sends a message to the service of the first enterprise upon the user dragging the bill icon into the financial account icon instructing the service to immediately make payment on the bill from the funds in the financial account. Applicant believes this to be a clearly differentiating factor between the inventions. Dent does not immediately pay the bill upon the user dragging the bill icon into the financial account icon, but simply provides a cash flow analysis to the user based on specific dates of the date line chosen by the user in the drag-and drop process.

For the above reasons, applicant believes that the new set of claims, as argued above, are clearly and unarguably patentable over the combined art presented by the Examiner. As all of the new claims have been shown to be patentable over the art of record, applicant respectfully requests reconsideration after Final, and that the present

case be passed quickly to issue. If there are any time extensions needed beyond any extension specifically requested with this response, such extension of time is hereby requested. If there are any fees due beyond any fees paid with this amendment, authorization is given to deduct such fees from deposit account 50-0534.

Respectfully Submitted,
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